

# housing from the ground up

An inventory of affordable housing organizations to connect local activists to existing efforts within Benton County, Oregon.





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# introduction

This report is an attempt to provide understandable and accurate information on the complexity of housing/shelter in Benton County, Oregon. The goal is to use this as a tool to link local activists to existing infrastructure and funding resources in order to be more impactful in addressing the housing needs of our community.

The housing crisis is far reaching and the solutions are often overwhelming, emotional and frustrating. For that reason, it is important for our conversations to be rooted in fact. Housing is a serious issue. Productive, fact-based dialogue is essential to creating transformational solutions to an often polarized conversation.

This report is not all-inclusive. Data is constantly changing, and many topics are not covered such as workforce housing, racial disparities, manufactured home parks, urban vs rural paradigms, mental health factors or disaster preparedness.

The spectrum of the housing crisis is also incredibly broad. From homelessness to unaffordability to income inequality, each point is important and necessitates robust solutions. The housing crisis is a national disaster being played out in real time at the local level. Fortunately, it can be solved through smart, compassionate policies.

This report is a starting point for creating effective housing advocacy. It is a resource for grassroots housing activists, linking them to existing resources/organizations with a shared vision that everyone in Benton County has a safe, decent and affordable place to call home. Housing shouldn't be about winners and losers. Everyone needs a place to call home.

#### Helpful Resource

CommonAcronymsUsedinFindingandCreating Affordable,Accessible,IntegratedHousing(PDF): http://www.ilru.org/sites/default/files/resources/ housing/Housing\_Acronyms.pdf



Under Rockwell's tenure, Benton Habitat for Humanity has:

- Built 8 single family homes that werefinancedtohouseholdsearning under 60% AMI
- Repaired/rehabilitated over 80
   homesforlowincomehomeowners
- Been featured in a case study on its work with manufactured home repair commissioned by Meyer Memorial Trust (2016)
- Received Benton County's EnvironmentalOrganizationalAward (2017)
- Built the first certified "passive house" by HFH in the state of Oregon (2017)
- Received Benton Community Foundation's Philanthropic AchievementAwardforOutstanding InnovativeProjectorProgramforits Home Repair Initiative (2019)
- Been awarded Local Innovation Fast Track funding from the State ofOregonHousingandCommunity Services for Home Building (2019)

# about the author

Karen Rockwell is the Executive Director of Benton Habitat for Humanity in Corvallis, Oregon. She hails from the Midwest, where she began her concentration in nonprofit management early on. Her undergraduate focus was in public relations/communications, and she received a Master of Nonprofit Management from Hamline University in St. Paul, Minnesota.

For over twenty years Rockwell has been managing nonprofit organizations for performing arts, sports organizations, professional trade associations, and charitable nonprofits.

Before relocating to Oregon, Rockwell ran a prominent regional Home Builders Association, representing local builders and allied members with regulatory/code compliance issues and construction best practices. She was recognized for her work as a collaborator, and the organization received a Chamber of Commerce award for its private-public-nonprofit partnerships.

In 2013 she joined Benton Habitat for Humanity as its Executive Director. During her time here, she has devoted her energy to ensuring that everyone in our community has a decent, affordable place to call home.

Rockwell currently serves on the Executive Board of Habitat for Humanity Oregon, is a Commissioner of the Linn Benton Housing Authority, and is Vice Chair of the Corvallis Housing and Community Development Advisory Board. She is also a member of the League of Women Voters Corvallis, and active on its Affordable Housing Committee. She was a co-author on the League's 2015 Homelessness Report.

Rockwell is working with her team on a six home development in Philomath, Oregon.

# the scope of the crisis

Before we can realistically solve a crisis, it is important to know the magnitude. A local community will never be able to solve housing insecurity if the problem is nationwide. It can only manage it. Unfortunately for local activists, the root causes of the housing crisis, and its most impactful solutions, are at the federal level.

Although increasing the housing supply and strengthening renter protections are necessary and important steps, cities alone cannot address the deep structural problem of housing affordability.<sup>2</sup>



### Affordable Housing Crisis Spreads Throughout the World

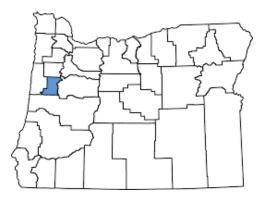
Wall Street Journal (April 2, 2019)



Today 1 in 4 people worldwide lack adequate shelter.<sup>1</sup>

Nationally, we are simply not meeting the growing need for housing. According to the U.S. Housing and Urban Development (HUD), "A family with one full-time worker earning minimum wage cannot afford the local fair-market rent for a two-bedroom apartment anywhere in the United States." <sup>3</sup>

<sup>1</sup> Reckford, Jonathan, Three Houses: A Strategy We Can Build On (Atlanta: Habitat for Humanity International, 2019) p. 30. <sup>2</sup> CityLab, https://www.citylab.com/equity/2018/04/the-global-housing-crisis/557639/, (January 13, 2020) <sup>3</sup> AffordableHousing, Hud.gov, https://www.hud.gov/program\_offices/comm\_planning/affordablehousing/, (January 6, 2020)



In Benton County, Oregon housing affordability is out of reach for a growing number of community members. This is highlighted by the fact that:

- 2 out of 5 households are paying more than 50% of their income on rent.<sup>8</sup>
- 328 school aged children/youth experienced homelessness during the 2018/2019 school year.<sup>9</sup>
- A minimum wage worker in our community needs to work 70 hours a week to afford a 2 bedroom apartment at fair market rent.<sup>10</sup>
- The median home value is \$358,200.11

In Oregon, we are dealing with a massive homelessness situation in addition to housing unaffordability. Oregon has the second highest rate of unsheltered homeless people (61.7%) just after California. Across the spectrum, the state of housing in Oregon is dire:

- 1 in 6 households spend more than half of their income on housing.<sup>5</sup>
- Nearly 100,000 additional units are needed to fill the shortage of affordable and available households for extremely low-income renters.<sup>6</sup>
- Most qualified Oregon renters cannot access rental assistance, leaving 190,800 severely cost-burdened low-income renters without relief.<sup>7</sup>

Our neighbors are struggling to make ends meet, putting a majority of their earnings to housing, forcing cut backs in other essential spending areas (like transportation, food and health care). While families and individuals are being forced to make hard choices, the number of homeless numbers continue to increase and the "American Dream" of homeownership becomes even more elusive.

<sup>4</sup>ECONorthwest, "HomelessnessinOregon.AReviewofTrends, Causes, and PolicyOptions" (Portland: OregonCommunityFoundation, March 2019) p.11.

<sup>5"</sup>HomeAffordability:StatebyStateFactSheets,"HabitatforHumanity,https://hfhi.sharepoint.com/sites/USAdvocacy/Shared%20Documents/ Oregon%20State%20Fact%20Sheet.pdf?csf=1&e=No2px0&cid=6836dcf6-66c4-4e80-83c0-8d9e81b34573, (January 6, 2020) <sup>6</sup> Ibid

<sup>7</sup> Ibid

<sup>8</sup>"LocalHousingNeeds,"OregonHousingAlliance, http://www.oregonhousingalliance.org/wp-content/uploads/2019/04/Benton-County-2018-color.pdf, (January 6, 2020)

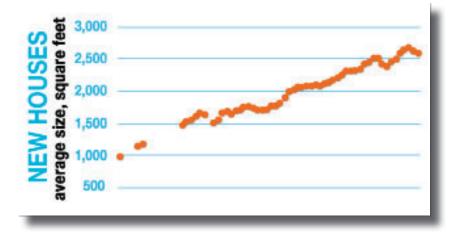
<sup>9</sup>"McKinney-VentoAct:HomelessEducationProgram,"OregonDepartmentofEducation, https://www.oregon.gov/ode/schools-and-districts/ grants/ESEA/McKinney-Vento/Documents/State%20Summary%20Data%2017-18%20for%20web.pdf, (January 6, 2020) <sup>10</sup> "Local Housing Needs," Oregon Housing Alliance, (January 6, 2020)

<sup>11</sup> Ibid

# housing as a commodity

Affordable housing is difficult to achieve in a competitive market environment. At the core of the issue is the fact that housing is treated as a commodity and not recognized as a basic human right. Housing (like food) is a non-negotiable human need, and communities have organized with a basic understanding that these core needs will be met.<sup>12</sup> In today's reality, housing has become a wealth generator/investment or a perceived economic status symbol. Right before our eyes, the "American Dream" of owning a home became supersized.

A significant shift occurred in the 1980s when the financial industry was deregulated. At that time, mortgage lending transferred away from local community sources and into the portfolios of larger institutions. This deregulation resulted in "the creation of new financial instruments related to housing...[and] this local connection was broken. Housing, and especially its financing, became a national and then a global industry."<sup>13</sup>



"If poverty exists in America it is not for lack of resources."

Mathew Desmond, author of Evicted

At the same time, there was a significant increase in the average size of the houses being built in the United States:

14

<sup>12</sup> Saul McLeod, "Maslow's Hierarchy of Needs" https://www.simplypsychology.org/maslow.html, (January 30, 2020) <sup>13</sup>"TheHousingCrisisExtendsFarBeyond'SuperStar'Cities"CityLab, https://www.citylab.com/equity/2018/04/the-global-housing-crisis/557639/, (January 13, 2020)

<sup>14</sup> Darrin Qualman, https://www.darrinqualman.com/house-size/, (January 13, 2020)

As a result of the current **Federal and State** policies incentivizing housing as a commodity, housing programs are not able to meet the ever growing needs of the local communities. **Municipalities** are constrained, and tax revenues are not covering basic city budgets. This creates another strain locally as communities look for ways to provide housing stability and supports.

Unfortunately the deregulated version of the "American Dream" has obstacles, and one of them being the fact that the cost of housing continues to increase but wages and salaries are not keeping pace. In fact, "rents in the US increased by 22 percent on average between 2006 and 2014, while average incomes decreased by 6 percent."

For those that are not able to own their own home, every increase in rent triggers a significant and larger increase in homelessness. Research has demonstrated that "a 10.0 percent increase in rent leads to a 13.6 percent increase in the rate of homelessness." Unfortunately this type of homelessness is unpredictable and not necessarily linked to poor life choices. "High housing costs put tens of thousands of households at risk of homelessness at any given time. It is impossible to know which of those households will experience domestic violence, the loss of a job, a death, a health event, or other adverse circumstances that can trigger homlessness."

A 2011 report "Fiscal Challenges for Oregon's Cities" prepared for the League of Oregon Cities noted that "Property tax reforms have put Oregon cities in a corner: they cannot raise property tax rates and are forced to find other ways to respond to constrained revenue growth, demographic shifts, and increased costs of service provision."

The report also notes that "Residents are unlikely to increase spending on local government without first experiencing an increase in their own personal incomes. Even if Oregon personal incomes return to their previous levels, city revenues would not correspondingly increase, because of constraints on property tax that decoupled city revenue from increases in housing market appreciation.<sup>19</sup>

15 Ibid

<sup>19</sup> Ibid p. 1

<sup>&</sup>lt;sup>16</sup> ECONorthwest, "Homelessness in Oregon," (March 2019) p.6.

<sup>&</sup>lt;sup>17</sup> Ibid p.21.

<sup>&</sup>lt;sup>18</sup> ECONorthwest, "Fiscal Challenges for Oregon's Cities," (September 2011) p.3.

It is not realistic for the municipalities to expect its citizens to make up the funding gap, when basic standard of living costs have increased without appropriate wage increases.

As wages struggle to keep up with the cost of basic needs, more people are pushed into substandard housing and homelessness situation. The current emergency shelter system is not set up to handle this amount of people. In the March 2019 report "Homelessness in Oregon", ECONorthwest notes "Oregon has not expanded its emergency shelter capacity to match the size of its homeless population and, in 2018, had the second highest rate of unsheltered homeless people in the county. The state also had the third highest rate of chronically homeless people in the U.S."<sup>21</sup>

The issue of homelessness is seriously affecting families and children. The Oregon Department of Education (DOE) reports almost 22,000 children experienced homelessness in the 2017-2018 school year.<sup>22</sup>

Benton County is experiencing all of the above, as well as an aging home supply (over half of the housing units were built before 1980)<sup>23</sup>, a growing Baby Boomer demographic that doesn't have housing options for their changing needs (21% of Benton County is 62 years of age or older)<sup>24</sup>, Oregon State University students creating market competition for single family starter homes, gentrification (an influx of more affluent individuals into a traditionally affordable area), especially in the manufactured home parks, and, in Corvallis, a complicated land development code.



In the "Self-Sufficiency Standard for Oregon 2017" it was noted that "The amount [of income] needed to meet the costs of basic needs increased between 2008 and 2017 in all Oregon counties. For a family with two adults, one preschooler, and one schoolage child, the standard increased on average by 23%, across the state. This contrasts with the median wage, which only increased 10% over this period."<sup>20</sup>

<sup>21</sup> ECONorthwest, "Homelessness in Oregon," (March 2019) p. i.

<sup>23</sup> American Community Survey, https://data.census.gov/ (February 2, 2020)

<sup>24</sup> Ibid

<sup>&</sup>lt;sup>20</sup> Diana M. Pearce, PhD, "The Self-Sufficiency Standard for Oregon 2017," (Seattle: University of Washington, 2017) p. v.

<sup>&</sup>lt;sup>22</sup> "Oregon Statewide Report Card 2017-18," Oregon Department of Education (January 6, 2020)

Locally, the conversation is not a new one. Below are two studies commissioned by the City of Corvallis to aid in the development of affordable housing:

- Corvallis Housing Survey Attitudes of Individuals Who Work in Corvallis and Live outside the City Limits (November 2014) PDF https:// olis.leg.state.or.us/liz/2015R1/Downloads/ CommitteeMeetingDocument/48891
- City of Corvallis Housing Needs Analysis and Economic Opportunities Analysis (November 2016) PDF https://archives.corvallisoregon.gov/public/ ElectronicFile.aspx?dbid=0&docid=1474948



The scope is large and the issues complex and systemic, and fortunately there are people and agencies working nonstop to make stable, healthy housing affordable to everyone. This paper will now shift its focus away from the specifics of the housing crisis and take an inventory of the Federal, State and local resources currently in place specific to Benton County, Oregon.

# affordable housing from the top down

In order to maximize the impact of existing programs, local communities must be aware that they exist and understand how the funds are distributed. Housing resources are diverse and many of the funding streams are "earmarked" for specific agencies and not available for public application. Many funds are available for public, private and nonprofits and often there is a benefit in collaborating on shared local applications for state and federal funding. Knowing where to look and what agencies specifically fund is important in making sure that our community is not leaving resources on the table when it comes to affordable housing.

### Federal Housing Supports

In our current system, Federally funded affordable housing projects and programs typically originate from four agencies:

- Internal Revenue Service (IRS) https://www.irs.gov/
- U.S. Department of Agriculture (USDA) https://www.usda.gov/
- U.S. Department of Health and Human Services (HHS) https://www.hhs.gov/
- U.S. Department of Housing and Urban Development (HUD) https://www.hud.gov/

#### U.S. Department of the Treasury

The Department of the Treasury is an executive department of the federal government. The Department houses the Internal Revenue Service (https://www.irs.gov/) and the Community Development Financial Institution (CDFI) (https:// www.cdfifund.gov/) Fund (which is also home to the New Markets Tax Credit) (https://www.cdfifund.gov/programstraining/Programs/new-markets-tax-credit/Pages/default.aspx). Give me your tired, your poor, Your huddled masses yearning to breathe free, The wretched refuse of your teeming shore. Send these, the homeless, tempest-tossed to me, I lift my lamp beside the golden door!

"The New Colossus" ~Emma Lazarus

#### Housing From The Ground Up, Benton County, Oregon

The IRS is housed under the umbrella of the U.S. Department of the Treasury.



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TheContinuumofCare(CoC)Program also originates from HUD. The CoC Program provides funding to states, localities, and nonprofitor ganizations to provide permanent housing, transitional housing, supportive services, HMIS, and, in some cases, homelessness prevention. The local CoC is responsible for the area's Point-in-Time homelessness counts.

#### Internal Revenue Service (IRS)

#### https://www.irs.gov/

The IRS is the nation's tax collection agency and administers the Internal Revenue Code enacted by Congress. The IRS administers the tax relief programs, which include aid for Veterans, Seniors or Disabled. The IRS is also home to the Low Income Housing Tax Credit.

#### U.S. Department of Agriculture (USDA) https://www.usda.gov/

The USDA has multi-family and single family housing, and single family housing repair programs through Rural Development. This financial assistance comes in the form of grants and loans, both accessible by communities and individuals. For details on their current financing programs click: https://www.rd.usda.gov/sites/default/files/RD\_ ProgramMatrix.pdf

# U.S. Department of Health and Human Services (HHS) https://www.hhs.gov/

HHS is the primary Federal agency for the health and essential human services programs. The agency manages the Administration for Children & Families, the Administration for Community Living, the Centers for Medicare & Medicaid Services (CMS), and the Substance Abuse and Mental Health Services Administration. These programs fund many local organizations and have housing resources for targeted vulnerable populations. For details on all of their programs click: https://www.hhs.gov/programs/index.html

## U.S. Department of Housing and Urban Development (HUD) https://www.hud.gov/

HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. Among other programs, HUD administers the Self-Help Homeownership Opportunity Program (SHOP), Section 4 Capacity Building grants, HOME funds and Community Development Block Grants (CDBG). It also houses the Section 8 Housing Choice Voucher Program, Veteran Affairs Supportive Housing Voucher Program (VASH) and Section 811 Program.

### **State Housing Resources**

Housing is a priority in Oregon, as is documented in Goal #10 of its Statewide Land Use Planning goals, which sets the stage for all of the statewide land use planning and programs and requires every jurisdiction to address Goal 10 in the local land use plans.

The next section of this report will focus on the following agencies and the resources they have available to help achieve the State's housing goals:

- Business Oregon (https://www.oregon4biz.com/)
- Oregon Department of Revenue (https://www.oregon.gov/dor/Pages/index.aspx)
- Oregon Health Authority (https://www.oregon.gov/OHA)
- Oregon Housing & Community Services (https://www.oregon.gov/ohcs/pages/index.aspx)

#### **Business Oregon**

https://www.oregon4biz.com/

Business Oregon is the state's economic development agency. It is overseen by the Business Oregon Commission. It manages municipality infrastructure programs including the Federal Community Development Block Grant and the Brownfields Program.









#### Helpful Link

https://www.oregon.gov/lcd/OP/Pages/Goal-10. aspx

Housing From The Ground Up, Benton County, Oregon

The Governor has been highly visible with the recent passage of several key affordable housing initiatives, including HB2001 for "The Missing Middle," a bill that encourages a wide range of housing options by eliminating the exclusive zoning of single family residential.

#### Helpful Links

https://www.oregonlive.com/politics/2019/06/ bill-to-eliminate-single-family-zoning-in-oregon-neighborhoods-passes-final-legislative-hurdle.html

https://www.corvallisoregon.gov/cd/page/housebill-2001-frequently-asked-questions

https://www.oregon4biz.com/Business-Oregon-Commission/

https://www.orinfrastructure.org/Infrastructure-Programs/CDBG/

https://www.orinfrastructure.org/Infrastructure-Programs/Brownfields/

https://www.oregon.gov/dor/forms/FormsPubs/ veteran-spouse-exemption\_310-676.pdf

https://www.oregon.gov/DOR/forms/FormsPubs/ deferral-disabled-senior\_490-015.pdf

https://www.oregon.gov/ohcs/Pages/program-continuum-of-care-oregon.aspx Oregon Department of Revenue (DOR) https://www.oregon.gov

The Oregon DOR administers nearly 40 tax programs, which includes Oregon's property tax system and the agency supports for the county property tax administration. The Oregon DOR also manages the tax deferral and exemption programs, including property tax assistance for disabled veterans or surviving spouses, disabled, and senior citizens.

#### Oregon Health Authority (OHA) https://www.oregon.gov/oha

The mission of the Oregon Health Authority is helping people and communities achieve optimum physical, mental and social well-being through partnerships, prevention and access to quality, affordable health care. OHA manages the State's licensing and certification of adult foster homes, community-based structured housing, and residential treatment and sobering facilities. For more information on OHA's programs visit https://www.oregon.gov/oha/pages/ index.aspx.

#### Oregon Housing & Community Services (OHCS) https://www.oregon.gov/ohcs

Oregon Housing and Community Services is Oregon's housing finance agency, providing financial and program support to create and preserve affordable housing for the state's working class and vulnerable populations. It delivers these programs primarily through grants, contracts and loan agreements with local partners and community-based providers, and has limited direct contact with low-income beneficiaries. OCHS is the housing finance agency and the continuum of care provider for the State of Oregon. It is also the home to the Emergency Housing Assistance Program (EHA) and State Homeless Assistance Program (SHAP).

### **Regional Public Resources**

Regionally, public funding of affordable housing projects and programs typically flow to and then generate from the following entities:

- Benton County, Oregon
   https://www.co.benton.or.us/
- Community Services Consortium (CSC)
   http://communityservices.us/
- Linn-Benton Housing Authority (LBHA) http://www.l-bha.org/
- Oregon Cascades West Council of Governments (OCWCOG) http://www.ocwcog.org/
- Rural Oregon Continuum of Care (ROCC)
   https://caporegon.org/what-we-do/the-rocc/

Benton County, Oregon https://www.co.benton.or.us/ Within Benton County, three departments are prominent within the world of affordable housing:

- Assessment Department: Responsible for the Countywide property tax valuation and assessment, and as such it administers special assessments, senior deferrals, veteran and active duty military exemptions, enterprise zones, and various other property tax exemptions.

- Community Development Department: Houses the Building Division and Planning Division. This department also oversees implementation of the Sustainability and Stormwater Programs.

Health Department: In addition to providing direct services to individuals in our community, is also responsible for the development and implementation of the annual Community Health Improvement Plan (which includes housing as a key component).
Additional programs and services housed within the Health Department include the Development Diversity (Disabilities) Program, Behavioral Health Program (for individuals needing mental health and addiction services).







Linn-Benton Housing Authority Affordable Housing...Our Commitment to our Community



The CSC offers rental and utility assistance, housing education, weatherization, and housing services for veterans. As the area's designatedcommunityactionagency, CSC is the entity that distributes the Emergency Housing Assistance (EHA) and State Homeless Assistance Program (SHAP) funds. CSC is also manages the distribution of the region's Supportive Services for Veteran Families (SSVF). This program helps homeless and near-homeless veterans (individuals

near-homelessveterans (individuals or families) get access to housing and services.

CSC is also responsible (through a contract with the Rural Oregon Continuum of Care (ROCC) for the local Point-in-Time count for Benton County.

CSC is considering a merger with the Oregon Cascades West Council of Governments

Helpful Link

http://www.ocwcog.org/regions360/business/ ocwcog-and-csc-boards-approve-merger/ Community Services Consortium (CSC) http://communityservices.us/

Established in July, 1980, as the state-designated community action agency for Linn, Benton, and Lincoln counties, Community Services Consortium is one of 18 community action agencies in Oregon that delivers programs designed to combat poverty and its root causes. CSC supported by federal, state, and local funds, as well as through private grants, donations, and fundraising efforts.

Community Housing Services (a nonprofit organization of CSC) www.communityservices.us

Community Housing Services of Linn, Benton, and Lincoln Counties is a private, not for profit 501(c)(3) organization of Community Services Consortium. CHS was founded in 1999 to manage loan portfolios for cities and counties, to set-up and administer a regional revolving loan fund and to assist lower income households with affordable housing needs. This includes no-interest loans for repairs and provide services to conserve energy and reduce utility costs.

#### Linn-Benton Housing Authority (LBHA) http://www.l-bha.org/

The Linn-Benton Housing Authority was jointly created by Linn and Benton Counties to address the need for affordable housing in our community. It is an independent public corporation. The Housing Authority contracts with the U.S. Department of Housing and Urban Development (HUD) to administer rental assistance programs at the local level (the primary one being the Section 8 voucher program). It also develops, owns and manages several affordable housing projects throughout the region including Camas Commons in Corvallis (co-owned by DevNW). In 2014 the Housing Authority started a 501(c)(3) not for profit called New Roots Housing to assist in the ability to find additional sources of land or funding to provide affordable housing opportunities for families and individuals with low incomes throughout the region.

The Housing Authority serves over 2,600 families in the two-county area, paying over \$14 million annually in rental subsidies directly to area landowners, and employing approximately 30 local residents.

# Oregon Cascades West Council of Governments (OCWCOG)

#### http://www.ocwcog.org/

OCWCOG was formed in the mid-1960s and is a voluntary association of twenty-one cities, three counties, the Confederated Tribes of the Siletz Indians, and two port districts. Among other services, the organization provides programs focused on senior and disability services, and community and economic development services to the region. The organization also staffs the Benton County Veterans Service Office through a contract with Benton County.

#### Rural Oregon Continuum of Care (ROCC)

#### https://caporegon.org/

The Rural Oregon Continuum of Care (also known as the Balance of State Continuum of Care) was organized to provide leadership and HUD CoC funding support to 28 rural Oregon counties (including Benton County). The Continuum of Care (CoC) Program originates from the federal Housing and Urban Development (HUD) Agency. It is designed to promote community wide commitment to the goal of ending homelessness; provide funding for efforts by nonprofit providers, and State and local governments to quickly rehouse homeless individuals and families. The ROCC is also responsible for the annual Point in Time homelessness counts, which it contracts the coordination to Community Services Consortium. This organization is considering a merger with Community Services Consortium

#### Helpful Link

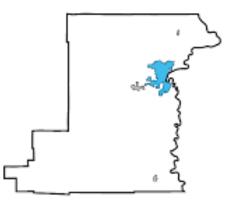
http://www.ocwcog.org/regions360/business/ocwcog-and-csc-boards-approve-merger/

### Local Housing Resources

Benton County has a population of 94,360<sup>25</sup> The majority of the population resides in the following five cities:

- Adair Village (pop. 900) http://adairvillage.org/
- Albany (Benton County portion only) (pop. 7,267) https://www.cityofalbany.net/
- Corvallis (pop. 58,885)
   https://www.corvallisoregon.gov/
- Monroe (pop. 640) https://ci.monroe.or.us/
- Philomath (pop. 4,900) https://www.ci.philomath.or.us/

As mandated by Goal #10 of the Statewide Land Use PLan, every municipality addresses land use goals locally with a shared statewide vision. This makes collaboration easier, and it is common for municipalities and the County to partner on shared initiatives (like the U.S. Environmental Protection Agency (EPA) Brownfields Assessment Grant), and to share resources (like consolidated planning and permitting).



#### Helpful Links

https://oregonstate.edu/

https://www.corvallisoregon.gov/cd/page/ corvallis-coalition-epa-brownfield-assessment-grant-programUnitedWayBasicNeeds funding cycle: https://

www.unitedwayblc.org/meeting-basic-needs

https://www.corvallisoregon.gov/cd/page/community-development-publications

<sup>25</sup> Population data is taken from https://www.pdx.edu/prc/population-reports-estimates (January 30, 2020)



The City of Corvallis is the County Seat of Benton County and home to Oregon State University. The current population is nearing 60,000, making it the largest population base in the County. For these reasons, the majority of the housing resources for the County are located within Corvallis. At the City, the Community Development Department holds the primary responsibility for managing publicly funded affordable housing initiatives.

City of Corvallis Community Development (CD) https://www.corvallisoregon.gov/cd Community Development is responsible for the City of Corvallis' planning, building and development activities. It is also charged with code enforcement and livability.

The Housing and Neighborhood Services Division offers loans and grants for first time home buyers and housing rehabilitation. Housing and Neighborhood Services also manages funding distributions of the Community Development Block Grant, the City's Social Services Fund\*, and the implementation of the Construction Excise Tax. Additional initiatives include the South Corvallis Urban Renewal District and the Corvallis Coalition EPA Brownfields Assessment Grant.

#### Helpful Links

(https://www.corvallisoregon.gov/cd/page/housing-and-neighborhood-services-division)

(https://www.corvallisoregon.gov/cd/page/first-time-home-buyer-loan-program)

(https://www.corvallisoregon.gov/cd/page/housing-rehabilitation-loans)

(https://www.corvallisoregon.gov/cd/page/cdbg-program)

https://www.corvallisoregon.gov/cd/page/urban-renewal-south-corvallis

https://www.corvallisoregon.gov/cd/page/ corvallis-coalition-epa-brownfield-assessment-grant-program

https://www.unitedwayblc.org/meeting-ba-sic-needs

https://www.corvallisoregon.gov/cd/page/community-development-publications

\*Each year since 1987, the City has set aside funds to help local not for profit agencies to meet the needs of the community. The City of Corvallis' has partnered with the United Way of Benton County (https://www. unitedwayblc.org/)toassist with the distribution of Social Services funds (which include shelter as a priority). The social service allocations process is guided by Council Policy 00-6.05 Social Service Funding Policy. View the current policy at https://archives.corvallisoregon. gov/internal/ElectronicFile. aspx?dbid=0&docid=917798)

## community partners

Benton County citizens have organized throughout the years and as a result today's community has hundreds of organizations working on a multitude of social needs on a daily basis including the following affordable housing entities:

#### Arc of Benton County

https://thearc.org/chapter/the-arc-of-benton-county/ The Arc promotes and protects the human rights of people with intellectual and developmental disabilities and actively supports their full inclusion and participation in the community throughout their lifetimes. In Benton County, The Arc Benton's Access Corvallis program provides affordable community-based housing for people who experience intellectual and/or developmental disabilities who can live independently with minor supports.

#### Benco

#### http://bencocorvallis.com/

A not for profit organization that provides housing and whole-life, support services to people who have intellectual and developmental disabilities. Benco provides services to 50 people with intellectual and developmental disabilities in the Corvallis area. Benco's services are funded through the State of Oregon. Each person eligible for services works with Benton County Developmental Disabilities Program to receive services through Benco.





#### community partners

Center Against Rape and Domestic Violence (CARDV) http://cardvservices.org/ CARDV provides services and support (including emergency shelter) to those affected by sexual and domestic violence, and provides education and leadership within the community to change the societal conditions that cultivate these forms of violence.

#### Community Outreach, Inc. (COI)

http://www.communityoutreachinc.org/ Among its programs, COI offers emergency shelter for individuals seeking a safe place to sleep for the night. The emergency shelter is available by agency referral to men, women, and families who are practicing sobriety and behaviorally appropriate. Clients may access showers, bathrooms, kitchen, food pantries, phone and mail services, information and referral, and medical clinics.

COI also manages a Transformational Housing program. The goal of this program is to help residents of the shelter address the issues that made them susceptible to homelessness and obtain permanent housing. The program can provide accommodate up to 16 men, 12 women, and 42 family members in 11 family rooms.

#### **Corvallis Caring Place**

#### https://corvalliscaringplace.org/

Corvallis Caring Place offers 42 studio or one-bedroom apartments to seniors, on a month-to-month contract. A limited number of apartments are reserved for low income and Medicaid residents. The Board of Directors contracts with Mennonite Management Services to manage the facility

#### Corvallis Housing First (CHF)

#### http://corvallishousingfirst.org/

Corvallis Housing First provides housing and services for individuals experiencing homelessness in our Corvallis community. CHF operates three low-barrier facilities that provide housing and support, and also work with local agencies and shelters to provide outreach and case management services.









#### Corvallis Men's Cold Weather Shelter

The Corvallis Men's Shelter is a low-barrier shelter, serving up to 40-50 men nightly in a "bunkhouse" setting. The Men's Shelter is currently managed by the community, with the Unitarian Universalist Fellowship of Corvallis acting as the fiscal agent. The shelter is open November - March.

#### DevNW

#### https://www.devnw.org/

DevNW is a not for profit that was created in 2019 when Neighborhood Economic Development Corporation (NEDCO) and Willamette Neighborhood Housing Services (WNHS) merged. The organization offers a variety of affordable housing services including development, affordable rentals, homebuyer education and advocacy. Projects in Corvallis include the Alexander Court, Camas Commons (co-owned by the Linn-Benton Housing Authority), Julian Hotel, Lancaster Bridge, Larson Commons, Pickford Leonaord, Seavey Meadows, and others. They are also the organization that coordinates the work of the Linn Benton Health Equity Alliance.

Agencies have some sense, albeit imperfect, of the number of individuals and families experiencing chronic and episodic homelessness, the general kinds of programming needed, and a range of possible programs that could be deployed to house people.

ECONorthwest in its report "Homelessnss in Oregon," (March 2019) "Low-barrier" generally refers to the number of expectations put on an individual wanting to access services. Some shelters are "no-barrier" meaning you can come as you are in any condition and without a future desire for rehabilitation. "High-barrier" shelterstraditionally have expectations of sobriety and a desire for the individual to participate in programs geared towards personal enrichment and stability.



DEVELOPING THRIVING COMMUNITIES

#### community partners

Habitat for Humanity

The following affiliates are present in Benton County, Oregon:

Albany Area Habitat for Humanity

http://albanyareahfh.org/

Albany Area Habitat for Humanity an Oregon 501(c) (3) charitable nonprofit. They been serving the local communities since 1993. To date, Albany Habitat has built 43 homes for families throughout their service area (which includes North Albany in Benton County) and countless repairs on existing homes.

Benton Habitat for Humanity

www.bentonhabitat.org

Founded in 1991, Benton Habitat has built 39 homes and since 2012 has completed over 80 critical home repairs in partnership with the community and low income families. Benton Habitat for Humanity is an affiliate of Habitat for Humanity International. It is a 501(c)(3) nonprofit organization.

Junction City/Harrisburg/Monroe Habitat for Humanity http://www.jchmhabitat.org/

Junction City/Harrisburg/Monroe Habitat For Humanity is dedicated to eliminating substandard housing locally and worldwide through constructing, rehabilitating and preserving homes; by advocating for fair and just housing policies; and by providing training and access to resources to help families improve their shelter conditions.

#### Home Life, Inc

http://www.homelifeinc.org/

Home Life is a private, not for profit organization providing safe, integrated, community living services for the purpose of enhancing the quality of life for individuals with intellectual and developmental disabilities. Home Life has several residential programs each operated by a separate Program Manager and overseen by a Program Director. Eight group homes, three Supported Living programs and a VOC/ ATE program that serve approximately 60 plus people with disabilities in Benton County.



Using a model combining sweat equity, volunteer labor and donated materials, HabitatforHumanitybuilds and rehabilitates homes that are affordable for low income families.













Jackson Street Youth Services

http://www.jacksonstreet.org/

Temporary shelter, crisis intervention, and services for troubled, victimized, runaway and homeless youth. Jackson Street also has transitional living for youth through its Next Step program.

#### Janus House

#### http://www.janus.peak.org/

Operating under the sponsorship of the Mental Health Association since 1974, Janus House is a residential treatment facility in Corvallis for those returning to the community following a psychiatric hospitalization. The property is owned by Shangri-La, a nonprofit based out of Salem, and operated under a contract with Benton County.

#### Milestones Family Recovery

#### http://www.milestonesrecovery.com/

Women's Residential Program that is purposely geared to small-group therapy and individual confidentiality. Residents receive treatment in a 12-bed, 2-story building "Home" for the duration of the treatment. After the residential portion of the program, some clients will transfer to a transitional phase and may stay up to a year while they reinforce their recovery skills and work on personal goals. Clients are self-admitted or referred by another source. Milestones also manages the Youth Entering Sobriety (YES) House in Corvallis.

#### Oregon State University

Office of Student Life - Human Services Resources Center https://studentlife.oregonstate.edu/hsrc/housing The Human Services Resource Center offers assistance to students experiencing food or housing insecurity.

#### Oxford House Corvallis http://www.oxfordhouse.org/pdf/or Oxford Houses are self-run, self-supported recovery houses. There are four locations in Corvallis with 40 total beds.

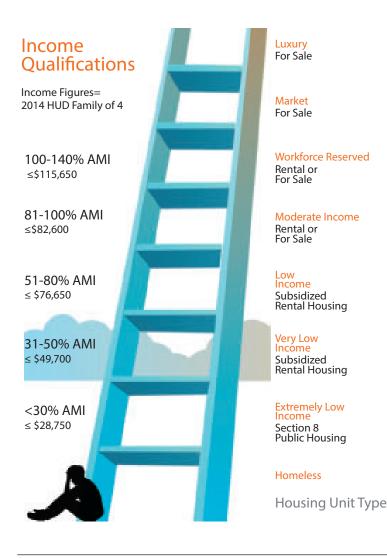
#### community partners

Room at the Inn Women's Shelter

Room at the Inn is a homeless women's shelter located in the Community Center of First United Methodist Church. Open November - March, it serves 8-12 women nightly. The shelter offers showers and safe space for TV, and resting.

#### Samaritan Village

https://goodsamchurch-episcopal.org/about/affiliates/ Samaritan Village is a not for profit retirement community governed by the Church of the Good Samaritan Diocese of Oregon. Its board of directors is appointed by the church. The community provides affordable living located near community health facilities, public transit, and Oregon State University, with a chaplain and resident services coordinator to provide for residents' personal and social needs.





Increased citizen involvement in organizations and initiatives that are working directly on housing will maximize their impact. It is also essential that those organizations understand how to access the support of the existing government resources in order to grow our capacity to meet the local housing needs.



# time to shift course

It is time to change the conversation about housing because our current vision is unattainable unless we shift course. We can continue our planning, but plans alone do not solve a homelessness or housing crisis. In addition, our current local infrastructure is not built to handle a national/global crisis.

Despite our current best efforts, individuals and families can no longer afford housing, creating serious inequities. Because of increased housing

costs and growing income inequality, a growing number of households in the United States face cost burdens, with housing requiring either 30 percent of income (costburdened) or 50 percent (severely cost-burdened)."These burdens leave more than 38 million households with little income to afford the cost of food, health care and other basic necessities. With nearly 19 million severely cost burdened households in the U.S., advocating for affordable housing for homeowners and renters is as important as ever."<sup>27</sup>

The solutions that will work and be sustainable will need support and active, intentional collaboration between everyone impacted by the subject of housing.

<sup>26</sup> ECONorthwest, "Homelessness in Oregon," (March 2019) p.viii.
 <sup>27</sup> Habitat for Humanity, "2018 State of Affordable Housing"

In the "Homelessness in Oregon" reportbyECONorthwest, the authors comment that "The state will not make progress on homelessness if the hard work is done only by those who directly serve the homeless on a daily basis. The problem is too big for that."<sup>26</sup> "Progress will require collective action by a range of actors: public and nonprofit agencies that work not only on homeless issues but also broader housing and land-use regulatory policies; federal partners willing to re-examine and invest in rental assistance; state policymakers who can chart new state roles in housing policy; business leader who will provide leadership and support strategies; philanthropies willing to convene and invest in research and development; and universities that can lead in research and policy innovation."<sup>28</sup>

And the issue impacts everyone. It is about our parents, children, co-workers, employees, customers, teachers, siblings, neighbors, and maybe even you, the reader. It is about home.

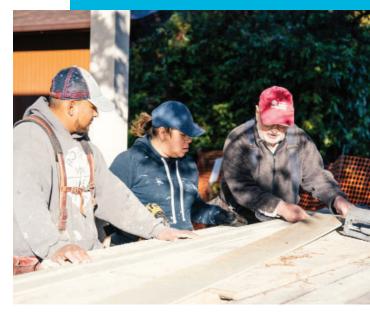
I alone cannot change the world, but I can cast a stone across the waters to create many ripples. Mother Teresa

Fortunately we don't have to navigate the alternatives alone. Align with the local, state and national experts that are currently working on policy and system changes to increase affordable home production, access to credit, equitable land use, and communities of opportunity.

Setting the stage for transformational system and policy change is the seventeenth largest home builder in the country<sup>30</sup>, Habitat for Humanity International (HFHI) and its Cost of Home advocacy campaign.



<sup>30</sup> Builder100, BuilderMagazine, https://www.builderonline.com/builder-100/builder-100-list/2019/, (January 6, 2020) "Caught in cycles of unpredictable rent increases, overcrowded conditions, or lack of access to land and affordable housing, many families live with a constant burden of uncertainty, stress and fear."<sup>29</sup>



#### Helpful Link

https://www.habitat.org/about/advocacy/the-costof-home-campaign



At the local level, the LWV of Corvallis is a source of information and advocacy. Below are two reports prepared by its Housing Committee:

- SDC Exemption for Affordable Housing (February 2019)
- Homelessness in Corvallis
   (March 2017)

#### Helpful Links

#### http://www.Lwv.corvallis.or.us

https://lwv.corvallis.or.us/wp-content/uploads/2019/11/LWVCorvallis\_SDC-Report-For-City-Council1-copy.pdf

https://lwv.corvallis.or.us/wp-content/uploads/ 2017/04/LWV-Homelessness-in-Corvallis.pdf Statewide leaders in housing advocacy include The Oregon Housing Alliance, Habitat for Humanity Oregon, and League of Women Voters Oregon.

#### Habitat for Humanity Oregon (HFHO) https://habitatoregon.org/

Habitat Oregon acts as a direct liaison between Habitat for Humanity affiliates and the government of the State of Oregon. In this role, Habitat Oregon is responsible for educating elected officials and employees of the state regarding issues that impact Affiliates (https://habitatoregon. org/find-your-local-habitat/). Examples include affordable housing, mortgage lending and home building. To amplify the voice of Habitat in Oregon, the Executive Director actively participates in both the Oregon Housing Alliance and the Oregon Opportunity Network State Policy Council. HFHO also developed an Affordable Housing Toolkit (https:// habitatoregon.org/local-advocacy-toolkit/) as a resource to the affordable housing network.

#### Oregon Housing Alliance

https://www.oregonhousingalliance.org/

The Housing Alliance has a vision of every Oregonian having a safe, stable, and affordable place to call home. To get there, the members work together to advance a legislative agenda in Oregon which addresses our communities most pressing housing needs.

#### League of Women Voters (LWV) Oregon http://lwvor.org/

A nonpartisan political organization, the League of Women Voters encourages informed and active participation in government, works to increase understanding of major public policy issues, and influences public policy through education and advocacy.

# the power of YOU

Below is a list of some of the area's more active housing groups and projects that are a part of their work.

Benton County Citizen Advisory Committee (CAC) https://www.co.benton.or.us/cac Provides an opportunity for citizens of each CAC to be involved in all phases of the land-use planning process and other aspects of county government that relate to their various areas.

Benton County Planning Commission https://www.co.benton.or.us/pc Prepares recommendations for the Board of Commissioners regarding proposed amendments to the County's land-use and development regulations.

Home, Opportunity, Planning and Equity (HOPE) Advisory Board

https://www.co.benton.or.us/health/page/housing-and-homelessness

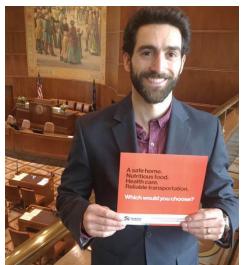
The Housing, Opportunity, Planning, and Equity (HOPE) Advisory Board is the collective council engaged in ending homelessness in Benton County with a vision that everyone in Benton County should have the opportunity to live in decent, safe, and affordable housing.

> We cannot live only for ourselves. A thousand fibers connect us with our fellow men.

> > Herman Melville

There are a wide variety of local affordable housing initiatives that are currently being advanced, and a number of solutions that have yet to be implemented. Direct action is possible at the local level. Make a difference and get involved with a board, commission, or task force. If you don't know where to begin, just monitor the meetings at first. Take the opportunity to testify at hearings, or considering becoming a representative one of these groups.





#### City of Corvallis Housing and Community Development Advisory Board (HCDAB)

https://www.corvallisoregon.gov/bc-hcdabhttps://www.corvallisoregon.gov/bc-hcdab

Formulates and recommends policies on housing and community revitalization issues, with an emphasis on older, declining, or lower-income neighborhoods. HCDAB also recommends policies to provide for and conserve low and moderate-income housing in the city of Corvallis.

#### City of Corvallis Planning Commission

https://www.corvallisoregon.gov/cd/page/planning-division It is the mission of the Planning Division to facilitate land use planning efforts for the community consistent with state mandates and the community's vision.

#### City of Philomath Planning Commission https://www.ci.philomath.or.us The Commission is made up of seven citizen volunteers who make decisions related to zoning, land use, and development.

### Another option is to run for an elected office.

#### Benton County Elections Division

https://www.co.benton.or.us/elections The Elections Office sets up, administers, and conducts, all Federal, State, County, City, and Special District elections held in Benton County, Oregon. The Elections & Passports Division is located in the basement of the Benton County Courthouse at 120 NW 4th Street, Room 13, Corvallis.

#### Oregon Secretary of State

https://sos.oregon.gov/voting-elections/Pages/default.aspx The Oregon Secretary of State is one of three constitutional offices created at statehood. As an independent constitutional officer, the Secretary of State answers directly and solely to the people of Oregon. The Secretary of State oversees the Elections Division.

# get to know who represents you

One of the most impactful ways to keep housing as a priority in your community is to make sure the people that are elected to represent you KNOW it is a priority to you. Below are links to the elected officials representing Benton County, Oregon. Get to know who they are and let them know what matters - it can be as easy as sending an email or making a telephone call.

### Local Governments

Adair Village http://adairvillage.org/city-council/ Corvallis https://www.corvallisoregon.gov/mc Monroe https://ci.monroe.or.us/your-elected-officials/ Philomath https://www.ci.philomath.or.us

### **Broader Governments**

Benton County https://www.co.benton.or.us/boc State of Oregon https://www.oregon.gov/Pages/index.aspx Federal Government https://www.govtrack.us/congress/members/OR



The greatness of a community is most accurately measured by the compassionate actions of its members.

Coretta Scott King

Even with the supports in place, gaps will still occur in the housing needs of our community. Innovation will take place. Turnover will happen. Change is the only constant.



# champion new initiatives

While supporting what is presently in place is essential, it should not be at the risk of seeking out continual improvement in our ability to meet the ongoing and changing housing needs of our community. Inspiration can be found in many places and does not need to come from within a community to be successful.

Seeking out the innovative and best practices of others experiencing similar obstacles can help us think transformationally, which can move the dial locally.

Local new initiatives worth noting include:

Dede's House (Corvallis Housing First) https://www.gazettetimes.com/news/local/new-homeopens-to-house-older-homeless-women/article\_a8f1b630c927-5d03-bced-77c27197e491.html

Opportunity Village (Corvallis Sustainability Coalition: Housing Action Team) https://www.gazettetimes.com/news/local/corvallis-getspep-talk-on-housing/article\_b309d58b-af18-5da8-9bf0-1ff018b3f94f.html

Southtown Center (DevNW) https://www.corvallisadvocate.com/2019/south-corvallisurban-renewal-wins/

Woodlands (Benton Habitat for Humanity) https://www.gazettetimes.com/community/ philomathexpress/news/benton-habitat-breaks-groundon-woodlands-affordable-housing-development/article\_ e2753ce0-f386-5881-afbd-5f2911ae8b53.html



The best time to plant a tree was 20 years ago. The second best time is now.

**Chinese Proverb**